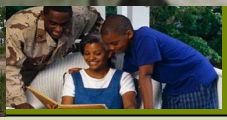
TSGLI

Program Overview Briefing



TSGLI HELPING HEROES IN TIMES OF NEED

www.tsgli.army.mil

Traumatic Servicemembers' Group Life Insurance (TSGLI)

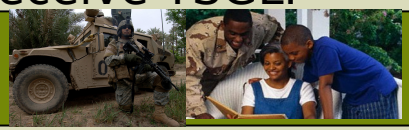
What is TSGLI?

- ✓ TSGLI is a Congressionally-mandated **insurance program** that provides short-term financial support to traumatically injured Soldiers and their families through a one-time payment
- ✓ TSGLI is bundled with SGLI—premium was increased by $1 to accommodate traumatic coverage

How does TSGLI help injured Soldiers?

- ✓ TSGLI is designed to assist with unanticipated expenses and/or help with a head start on life after recovery
- ✓ Free financial counseling is available for Soldiers from FinancialPoint
- ✓ Payment amount varies depending on the injury
- ✓ TSGLI is one-time financial assistance—NOT income replacement
- ✓ TSGLI does not replace any other VA benefits
- ✓ You cannot receive Combat Injured Pay (CIP) if you receive TSGLI

TSGLI HELPING HEROES IN TIMES OF NEED



TSGLI Eligibility—Circumstances

Two Programs:

RETROACTIVE Related to combat zones	PROSPECTIVE Any time, anywhere
7 October 2001 – 30 November 2005	1 December 2005 – forward
✓ Qualifying traumatic injury must occur while on orders in a Combat Zone Tax Exclusion (CZTE) area ✓ Soldier does not have to be currently serving in Army ✓ SGLI coverage not necessary	✓ Qualifying traumatic injury can occur under any circumstances—doesn't have to be combat-related ✓ Traumatic injury does NOT have to occur while on orders ✓ Soldier must have SGLI coverage

Qualifying Traumatic Injuries or Losses

Qualifying Traumatic Injury (definition)—Injury or loss caused by application of external force or violence (a traumatic event) OR a condition whose cause can be directly linked to a traumatic event

Qualifying injuries (losses)	**As a result of (event examples)**
Amputation	**Improvised Explosive Device**
Loss of Sight, Speech or Hearing	**Civilian Car Accident**
Paralysis	**Training Accident**
Brain Injury or Coma	**Vehicle Borne Improvised Explosive Device**
Burns	**Motorcycle Accident**
Other traumatic injuries resulting in loss of Activities of Daily Living (ADL's)	**Small Arms**
	Rocket Propelled Grenade
	Civilian Aircraft Accident

Time Constraints

- You may apply for TSGLI at any time after a qualifying loss occurs
- Qualifying loss must have occurred within 365 days of a traumatic event to be eligible for TSGLI*
- A deceased Soldier must have survived at least seven days after a traumatic event to be eligible for TSGLI—otherwise only SGLI (life insurance) coverage applies
- Traumatic events that occur within seven days are considered one traumatic event
- Traumatic events that occur more than seven days apart are considered multiple traumatic events

* There is a policy change pending that will increase the time period between event and loss from 365 days to 730 days.

Traumatic Events and Losses (examples)

Scenario	A Traumatic Event…	Resulting in… (loss)	TSGLI Benefit
A **single** traumatic injury resulting from a ***single*** traumatic event	IED	Amputation	Amount listed on the schedule of losses
Multiple injuries resulting from a ***single*** traumatic event*	IED	Amputation Burns	Amount(s) listed on the schedule of losses, additive up to $100K***
Multiple injuries resulting from ***multiple*** traumatic events**	IED Car Accident	Brain Injury (TBI) Burns Paralysis	Amounts listed on the schedule of losses for each event

* Traumatic events that occur within a seven-day period are considered a single traumatic event.

** Traumatic events that occur more than seven full days apart are considered multiple traumatic events.

*** ADL loss from Other Traumatic Injuries (OTI) is not additive with other losses—In the case of a traumatic loss (e.g., an amputation) PLUS ADL loss, the benefit would be the higher of the two payments.

See slides 8-11 for more information about ADL loss.

Exceptions to Coverage

Injuries that occur under these circumstances are NOT covered:

- Attempted suicide
- Intentionally self-inflicted injury
- An injury received while under the influence of an illegal or controlled substance (unless administered or consumed on the advice of a licensed healthcare provider)
- An injury received while committing or attempting to commit a felony
- An injury received due to Medical or surgical treatment NOT related to a traumatic event

Claims for Loss of Activities of Daily Living

For ADL loss to be covered…

- ADL loss from Other Traumatic Injuries (OTI) must be at least 30 days
- ADL loss from Traumatic Brain Injury (TBI) must be at least 15 days
- Soldier must be completely dependent on another person for completion of at least two of six ADL's
- "Complete dependence" can be related to physical deficits (e.g. physical injury impedes physical ability to perform ADL's);
  - NOTE: Single-limb injuries require extensive proof complete dependence for ADL loss claims
- In the case of TBI's, a mental deficit may impede the physical ability to perform ADL's (e.g., significant memory loss may require someone to remind Soldier to complete ADL's)

Claims for Loss of Activities of Daily Living (cont'd)

For ADL loss to be covered…

- ADL loss **must** be certified by a healthcare provider (Claim Form Part B)

- ADL loss **must** be substantiated by appropriate documentation
  - Documentation must specify TNT (Type and Time)
  - Type: Type of Injury that has impeded ADLs
  - Time: Time duration of complete dependence (i.e., number of days)
  - OT/PT reports, discharge summaries and other medical documentation can be used to substantiate ADL loss

- ADL losses due to OTI's are not additive when combined with another loss (e.g., amputation)—the higher payment amount of the two losses is used

- ADL losses due to TBI's are additive

TNT—Types of ADL Loss

Completely Dependent...

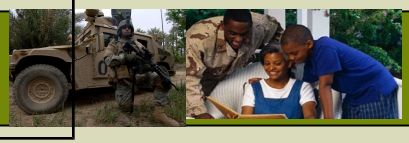
Eating	...on another person or a feeding tube to receive nourishment
Bathing	...on another person (can't bathe independently)
Dressing	...on another person to help put on shoes and socks (for example)
Toileting	...or unable to relieve bladder/bowel or perform associated hygiene
Transferring	...on another person to get in and out of bed or chair
Continence	...or unable to manage and control bowel and bladder function

TNT—Time Duration of ADL Loss

TBI's: The Soldier must have ADL loss in increments of …	**OTI's: The Soldier must have ADL loss in increments of…**	**…to receive TSGLI payments**
15	**30**	
30	**60**	
60	**90**	
90	**120**	

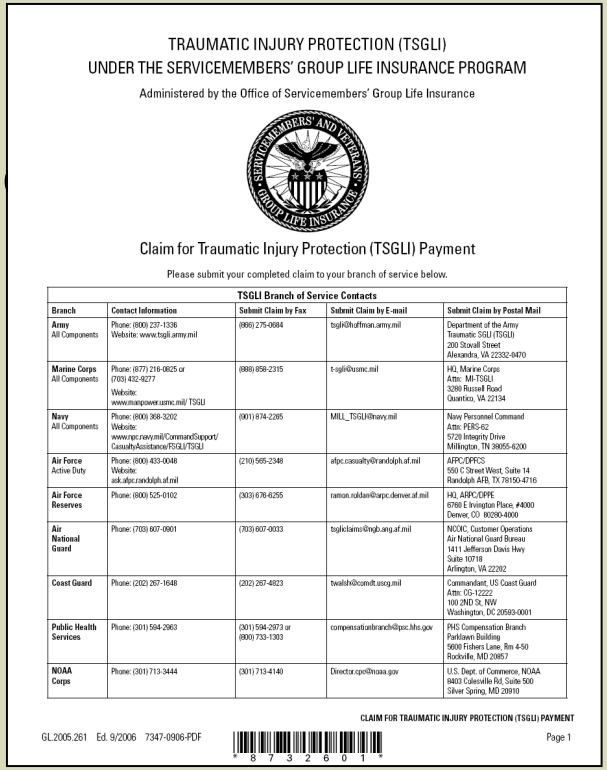
Consecutive Days

There must be no break in consecutive days of ADL loss—otherwise the clock re-starts.



TSGLI-3 PART Claim Form

- Part A - Servicememb
- Part B - Physician
- Part C - BOS



TRAUMATIC INJURY PROTECTION (TSGLI)
UNDER THE SERVICEMEMBERS' GROUP LIFE INSURANCE PROGRAM

Administered by the Office of Servicemembers' Group Life Insurance

Claim for Traumatic Injury Protection (TSGLI) Payment

Please submit your completed claim to your branch of service below.

TSGLI Branch of Service Contacts

Branch	Contact Information	Submit Claim by Fax	Submit Claim by E-mail	Submit Claim by Postal Mail
Army All Components	Phone: (800) 237-1336 Website: www.tsgli.army.mil	(866) 275-0684	tsgli@hoffman.army.mil	Department of the Army Traumatic SGLI (TSGLI) 200 Stovall Street Alexandria, VA 22332-0470
Marine Corps All Components	Phone: (877) 216-0825 or (703) 432-9277 Website: www.manpower.usmc.mil/ TSGLI	(888) 858-2315	t-sgli@usmc.mil	HQ, Marine Corps Attn: MI-TSGLI 3280 Russell Road Quantico, VA 22134
Navy All Components	Phone: (800) 368-3202 Website: www.npc.navy.mil/CommandSupport/ CasualtyAssistance/RSGLI/TSGLI	(901) 874-2265	MILL_TSGLI@navy.mil	Navy Personnel Command Attn: PERS-62 5720 Integrity Drive Millington, TN 38055-6200
Air Force Active Duty	Phone: (800) 433-0048 Website: ask.afpc.randolph.af.mil	(210) 565-2348	afpc.casualty@randolph.af.mil	AFPC/DPFCS 550 C Street West, Suite 14 Randolph AFB, TX 78150-4716
Air Force Reserves	Phone: (800) 525-0102	(303) 676-6255	ramon.roldan@arpc.denver.af.mil	HQ, ARPC/DPPE 6760 E Irvington Place, #4000 Denver, CO 80280-4000
Air National Guard	Phone: (703) 607-0901	(703) 607-0033	tsglilclaims@ngb.ang.af.mil	NGOC, Customer Operations Air National Guard Bureau 1411 Jefferson Davis Hwy Suite 10718 Arlington, VA 22202
Coast Guard	Phone: (202) 267-1648	(202) 267-4823	twalsh@comdt.uscg.mil	Commandant, US Coast Guard Attn: OS-12222 100 2ND St, NW Washington, DC 20593-0001
Public Health Services	Phone: (301) 594-2963	(301) 594-2973 or (800) 733-1303	compensationbranch@psc.hhs.gov	PHS Compensation Branch Parklawn Building 5600 Fishers Lane, Rm 4-50 Rockville, MD 20857
NOAA Corps	Phone: (301) 713-3444	(301) 713-4140	Director.cpe@noaa.gov	U.S. Dept. of Commerce, NOAA 8403 Colesville Rd, Suite 500 Silver Spring, MD 20910

CLAIM FOR TRAUMATIC INJURY PROTECTION (TSGLI) PAYMENT

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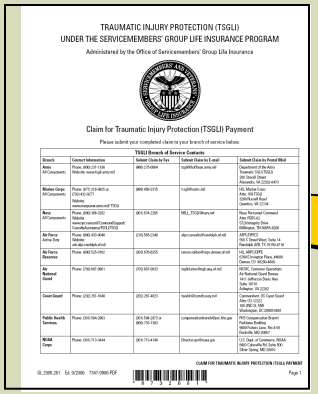
TSGLI HELPING HEROES IN TIMES OF NEED

TSGLI Claim Form Part A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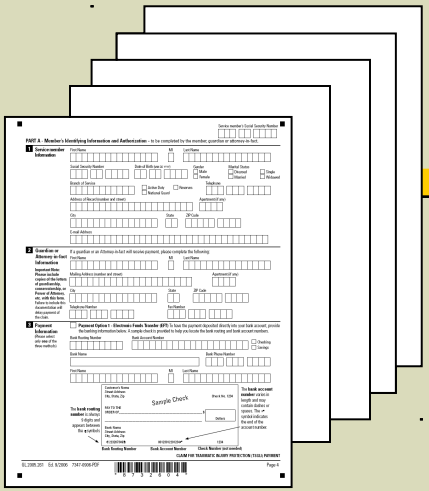
Marine Corps All Components	Phone: (877) 216-8425 or (703) 432-9271 Website: www.hqmc.usmc.mil/TSGLI	(866) 496-2195	tsgli@usmc.mil	HQ, Marine Corps Attn: MMSB 2008 Elliot Road Quantico, VA 22134
Navy All Components	Phone: (800) 368-3202 Website: www.npc.navy.mil/CommandSupport/ FleetAndFamilyReadiness/ FamilySupport/TSGLI/	(901) 874-2205	BUPERS_TSGLI@navy.mil	Navy Personnel Command Attn: PERS-62 TSGLI Program Desk 5720 Integrity Drive Millington, TN 38055-6260
Air Force Active Duty	Phone: (800) 433-0046 Website: afpc.dpsc.randolph.af.mil	(210) 565-2240	afpc.consultthreestdpfc@.af.mil	AFPC/DPWC 550 C Street West, Suite 14 Randolph AFB, TX 78150-4714
Air Force Reserves	Phone: (800) 525-0102	(601) 970-6235	ranrac.cc&tsgli@afpc.dpsrwc.af.mil	HQ, AFPC/DPPR Attn: Reserve Travel Pay Flt, #4600 Denver, CO 80280-4600
Air National Guard	Phone: (703) 607-2661	(703) 607-0033	tsgliAirnatGuard@.ang.af.mil	NGB/C, Customer Operations Air National Guard Bureau 1411 Jefferson Davis Hwy. Suite 11400 Arlington, VA 22202
Coast Guard	Phone: (202) 267-1648	(202) 267-4823	HawkMrcGroup@.uscg.mil	Commandant, US Coast Guard Attn: CG-1222 Stop 7907, Rm. 5W 2703 Martin Luther King Jr. Ave. SE Washington, DC 20593-7907
Public Health Services	Phone: (301) 594-2661	(301) 594-2073 or (800) 735-1303	compensationforevil@psc.hhs.gov	PHS Commissioned Corps Parklawn Building 5600 Fishers Lane, Rm 8-10 Rockville, MD 20857
NOAA Corps	Phone: (301) 713-3444	(301) 713-4149	Director.cpo@noaa.gov	1315 Dept. of Commerce, NOAA 14810 Columbia Pk. Suite 300 Silver Spring, MD 20904

CLAIM FOR TRAUMATIC INJURY PROTECTION (TSGLI) PAYMENT

DL 2008.201 Ed. 9/2008 7547-0008-PDF Page 1

Claimant- a Servicemember who meets TSGLI eligibility criteria

Advocate- an individual who speaks or writes in support of the Servicemember


PART A - Member's Identifying Information and Authentication - to be completed by the member, guardian or attorney-in-fact.
1 Service-member Information
2 Guardian or Attorney-in-fact Information
3 Payment Information
Sample Check
CLAIM FOR TRAUMATIC INJURY PROTECTION (TSGLI) PAYMENT

PART A – Member's Identifying

Section 1 – Servicemember Information

Section 2 – Guardian and Attorney-in-fact

Section 3 – Payment Information

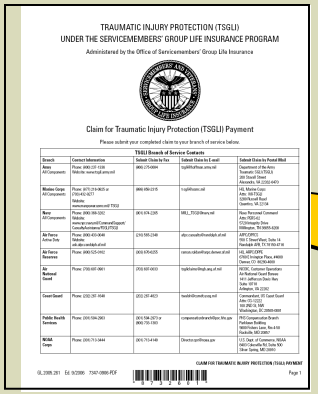
Section 4 – Signature

Section 5 – Authorization to Speak to Third Party

Section 6 – Authorization to Release Information

TSGLI HELPING HEROES IN TIMES OF NEED

TSGLI Claim Form Part B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Navy All Components	Phone: (800) 368-3202 Website: www.npc.navy.mil/CommandSupport/ FleetAndFamilyReadiness/MWR/TSGLI/	(901) 874-2205	NAVY_TSGLI@navy.mil	Navy Personnel Command Attn: PERS-62 TSGLI/Emergency Data 5720 Integrity Drive Millington, TN 38055-6260
Air Force Active Duty	Phone: (800) 433-0046 Website: afpc.dpsc.af.mil/tsgli.htm	(210) 565-2240	afpc.consultthehelpdesk@af.mil	AFPC/DPWC 550 C Street West, Suite 14 Randolph AFB, TX 78150-4714
Air Force Reserves	Phone: (800) 525-0102	(601) 970-6235	ramos.rob@afrc.af.mil	HQ, AFPC/DPPA 550 C Street West, Suite 19 Robins AFB, GA 31150-4719
Air National Guard	Phone: (703) 607-2661	(703) 607-0033	tsgli@ang.af.mil	NGB/J1, Customer Operations Air National Guard Bureau 1411 Jefferson Davis Hwy Suite 11400 Arlington, VA 22202
Coast Guard	Phone: (202) 267-1648	(202) 267-4823	hawk84@uscg.mil	Commandant, US Coast Guard Attn: CG-1222 Mail Stop 7, Suite 7200 2703 Martin Luther King Jr. Ave SE Washington, DC 20593-7200
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NOAA Corps	Phone: (301) 713-3444	(301) 713-4149	Director.ops@noaa.gov	1315 Dept. of Commerce, NOAA 14810 Columbia Pike, Suite 300 Silver Spring, MD 20904

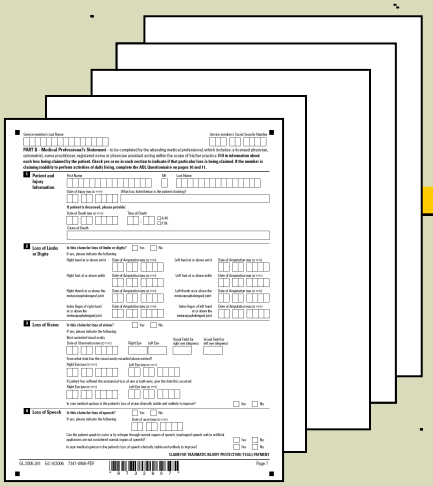
CLAIM FOR TRAUMATIC INJURY PROTECTION (TSGLI) PAYMENT

DD Form 2823 Ed 11/2008 7547-0006-PDF

Page 1

MUST be completed by a Healthcare Provider

Healthcare Provider - licensed civilian or military individuals trained in a medical specialty to provide patient care. Healthcare Providers can be the Servicemembers primary care physician or a specialist in the medical field who have observed or reviewed medical documents to substantiate the medical condition of the Servicemember



PART B – Medical Professional's

- **Section 1 – Patient and Injury Information**
- **Section 2 – 10 Losses Suffered by Patient**
- **Section 11 – Medical Professional's**
- **Section 12 – Medical Professional's Contact**
- **Section 13 – Medical Professional's**
- **ADL Questionnaire**

TSGLI HELPING HEROES IN TIMES OF NEED

Healthcare Providers

Qualified licensed healthcare providers give primary certifying statements:

- Physicians
- Physician Assistants
- Nurse Practitioners
- Registered Nurses

Collaborating healthcare providers give supporting documentation statements:

- Registered Dieticians
- Optometrists
- Audiologists
- Speech/Language Pathologists
- Occupational/Physical Therapists
- Dentists
- Other licensed healthcare providers within his/her scope of practice

Supporting Documentation

Submit only documents pertinent to loss(es) being claimed:

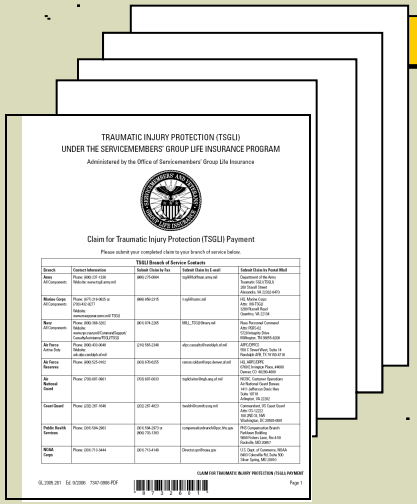
- Provides “TNT” in ADL loss claims—Type and Time
- Provides basis for healthcare provider’s certification of loss
- Balances out subjectivity between healthcare providers
- Provides objective measures for analysts to determine eligibility
- Allows for quicker claim approval and makes denials less likely
- Helps prevent claimant fraud

Supporting Documentation

Documents commonly used to support TSGLI claims:

- Occupational/Physical Therapy Report (ADL Documentation)
- Neurological Reports (TBI/ADL Documentation)
- OR Report (amputation)
- Hearing Test Results (for hearing loss)
- Eye Test Results (for sight loss)
- Speech Test Results (for speech loss)
- Patient Discharge Summaries
- Medical Summary and/or History
- Patient Movement Request
- Radiographic Reports (X-Ray, MRI, Ultrasound, etc.)
- Accident Report
- Line of Duty (LOD)
- Medical/Physical Evaluation Board (MEB/PEB)
- Other diagnostic test results (e.g., lab reports, etc.)
- Other pertinent documents demonstrating injury type and duration of ADL loss

TSGLI Claim Form Part C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Marine Corps All Components	Phone: (877) 216-9625 or (703) 432-9077 Website: www.marinecorpsmwr.mil/TSGLI	(866) 496-2215	tsgli@usmc.mil	HQ, Marine Corps Attn: MCR/SGLI 3280 Russell Road Quantico, VA 22134
Navy All Components	Phone: (800) 368-3202 Website: www.npc.navy.mil/CommandSupport/ CasualtyAssistance/TSGLI/TSGLI	(901) 874-2305	NMCI_TSGLI@navy.mil	Navy Personnel Command (PERS-00CC) 5720 Integrity Drive Millington, TN 38055-0200
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Coast Guard	Phone: (202) 267-1648	(202) 267-4823	tsgli@uscg.mil	Commandant, CG Coast Guard (CG-1112) 600 2ND ST, NW Washington, DC 20406-0001
Public Health Services	Phone: (301) 594-2953	(301) 594-2973 or (866) 735-1303	compensationbranch@psc.hhs.gov	PHS Compensation Branch Attn: TSGLI Program 5600 Fishers Lane, Rm 8-30 Rockville, MD 20857
NOAA Corps	Phone: (301) 713-3444	(301) 713-4149	Director.cpo@noaa.gov	U.S. Dept. of Commerce, NOAA 8403 Colesville Rd., Suite 730 Silver Spring, MD 20910

CLAIM FOR TRAUMATIC INJURY PROTECTION (TSGLI) PAYMENT

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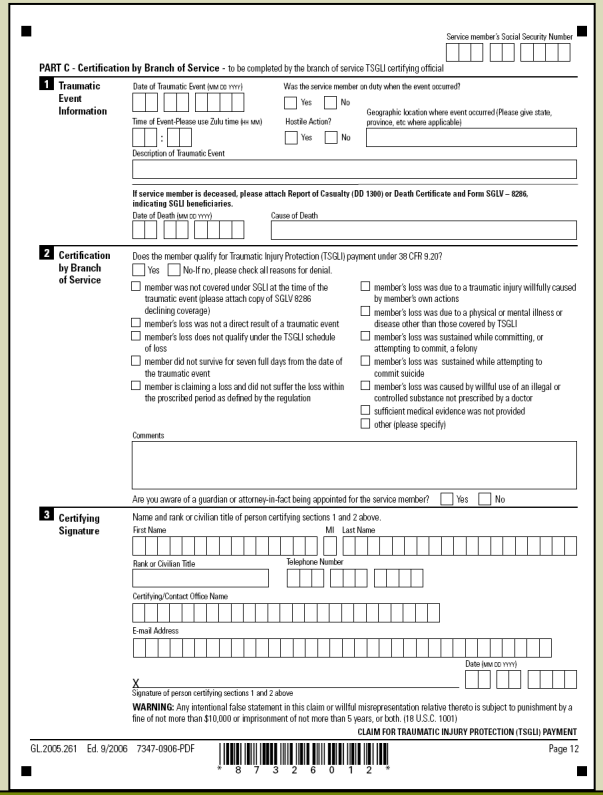
Service member's Social Security Number

PART C - Certification by Branch of Service - to be completed by the branch of service TSGLI certifying official

1 Traumatic Event Information

Date of Traumatic Event (MM DD YYYY)

Was the service member on duty when the event occurred? ☐ Yes ☐ No

Time of Event-Please use Zulu time (HH MM)

Hostile Action? ☐ Yes ☐ No

Geographic location where event occurred (Please give state, province, etc where applicable)

Description of Traumatic Event

If service member is deceased, please attach Report of Casualty (DD 1300) or Death Certificate and Form SGLV – 8286, indicating SGLI beneficiaries.

Date of Death (MM DD YYYY)

Cause of Death

2 Certification by Branch of Service

Does the member qualify for Traumatic Injury Protection (TSGLI) payment under 38 CFR 9.20?

☐ Yes ☐ No-If no, please check all reasons for denial.

- ☐ member was not covered under SGLI at the time of the traumatic event (please attach copy of SGLV 8286 declining coverage)
- ☐ member's loss was not a direct result of a traumatic event
- ☐ member's loss does not qualify under the TSGLI schedule of loss
- ☐ member did not survive for seven full days from the date of the traumatic event
- ☐ member is claiming a loss and did not suffer the loss within the proscribed period as defined by the regulation
- ☐ member's loss was due to a traumatic injury willfully caused by member's own actions
- ☐ member's loss was due to a physical or mental illness or disease other than those covered by TSGLI
- ☐ member's loss was sustained while committing, or attempting to commit, a felony
- ☐ member's loss was sustained while attempting to commit suicide
- ☐ member's loss was caused by willful use of an illegal or controlled substance not prescribed by a doctor
- ☐ sufficient medical evidence was not provided
- ☐ other (please specify)

Comments

Are you aware of a guardian or attorney-in-fact being appointed for the service member? ☐ Yes ☐ No

3 Certifying Signature

Name and rank or civilian title of person certifying sections 1 and 2 above.

First Name MI Last Name

Rank or Civilian Title Telephone Number

Certifying/Contact Office Name

E-mail Address

X Date (MM DD YYYY)

Signature of person certifying sections 1 and 2 above

WARNING: Any intentional false statement in this claim or willful misrepresentation relative thereto is subject to punishment by a fine of not more than $10,000 or imprisonment of not more than 5 years, or both. (18 U.S.C. 1001)

CLAIM FOR TRAUMATIC INJURY PROTECTION (TSGLI) PAYMENT

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Branch of Service Validates Info in Parts A&B and Completing Part C to Certify Claim

Do NOT complete this form—TSGLI will complete it

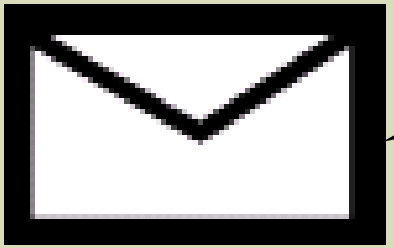
Office of Servicemember's Group Life Insurance (OSGLI) receives Certified Claim.

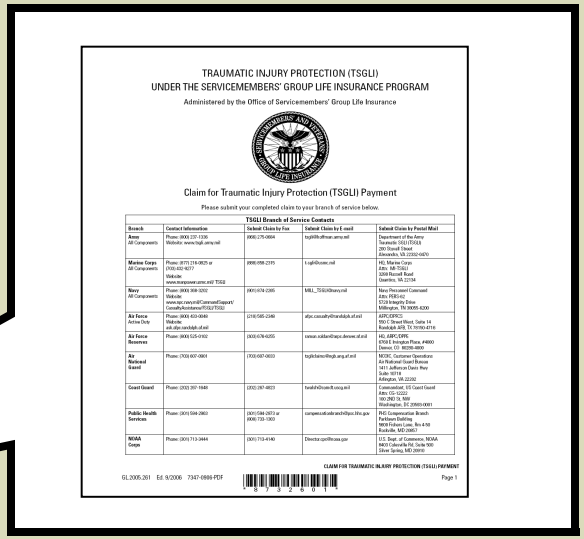
TSGLI HELPING HEROES IN TIMES OF NEED

Send TSGLI Claim Form Part A & B

Servicemember should forward claim form via:

- **Fax**
- **Electronic Mail**
- **Postal Delivery**





TRAUMATIC INJURY PROTECTION (TSGLI)
UNDER THE SERVICEMEMBERS' GROUP LIFE INSURANCE PROGRAM

Administered by the Office of Servicemembers' Group Life Insurance

Claim for Traumatic Injury Protection (TSGLI) Payment

Please submit your completed claim to your branch of service below.

TSGLI Branch of Service Contacts

Branch	Contact Information	Submit Claim by Fax	Submit Claim by E-mail	Submit Claim by Postal Mail
Army All Components	Phone: (800) 237-1336 Website: www.tsgli.army.mil	(800) 276-0804	tsgli@hrhrsun.army.mil	Department of the Army Teamwork: 5011 (TSGLI) 200 Stovall Street Alexandria, VA 22332-0470
Marine Corps All Components	Phone: (877) 216-0625 or (703) 432-4277 Website: www.manpower.usmc.mil/ TSGLI	(888) 998-2315	t.sgli@usmc.mil	HQ, Marine Corps Attn: MR-TSGLI 3280 Russell Road Quantico, VA 22134
Navy All Components	Phone: (800) 368-3202 Website: www.npc.navy.mil/CommandSupport/ CasualtyAssistance/PEQLP/TSGLI	(901) 874-2265	NBU_TSGLI@navy.mil	Navy Personnel Command Attn: PERS-42 5720 Integrity Drive Millington, TN 38055-4200
Air Force Active Duty	Phone: (800) 433-0046 Website: ask.afpc.af.mil/sgli.cfm	(210) 565-2340	afpc.casualty@randolph.af.mil	AFPC/DPWC 550 C Street West, Suite 14 Randolph AFB, TX 78150-4714
Air Force Reserves	Phone: (800) 525-0102	(920) 478-6255	ramon.isabel@arpc.denver.af.mil	HQ, ARPC DPFC 6760 E Irvington Place, #4900 Denver, CO 80280-4900
Air **National** **Guard**	Phone: (703) 607-0001	(703) 607-0033	tsgli.farmc@ngb.ang.af.mil	NGB/J1, Customer Operations Air National Guard Bureau 1411 Jefferson Davis Hwy Suite 10114 Arlington, VA 22202
Coast Guard	Phone: (202) 267-1680	(202) 267-4823	Yeralch@cgpsc.ds.uscg.mil	Commandant, US Coast Guard Attn: CG-1220 2100 2nd St, SW Washington, DC 20593-0001
Public Health **Services**	Phone: (301) 594-2983	(301) 594-2973 or (800) 733-1303	compensation@ahrq.hhs.gov	PHS Compensation Branch Parklawn Building 5600 Fishers Lane, Rm 4-58 Rockville, MD 20857
NOAA Corps	Phone: (301) 713-3444	(301) 713-4140	Director.cpo@noaa.gov	U.S. Dept. of Commerce, NOAA 1401 Colesville Rd, Suite 500 Silver Spring, MD 20910

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CLAIM FOR TRAUMATIC INJURY PROTECTION (TSGLI) PAYMENT

Page 1

TSGLI HELPING HEROES IN TIMES OF NEED

TSGLI Payout Methods

Pay to the Order of

Prudential Financial

☑ **Electronic Funds Transfer**

☑ **Prudential Alliance Account***

☑ **Check**

* Open Solutions BIS, Inc. is the Administrator of the Prudential Alliance Account Settlement Option, a contractual obligation of The Prudential Insurance Company of America, located at 751 Broad Street, Newark, NJ 07102-3777. Check clearing is provided by JPMorgan Chase Bank, N.A. and processing support is provided by Integrated Payment Systems, Inc. Alliance Account balances are not insured by the Federal Deposit Insurance Corporation (FDIC). Open Solutions BIS, Inc., JPMorgan Chase Bank, N.A., and Integrated Payment Systems, Inc. are not Prudential Financial companies.

Reconsiderations, Appeals and Additional Claims

- Reconsideration
  - Provide additional documentation with TNT

- Appeals Process
  - TSGLI Appeals Board
  - U.S. Army Review Board Agency (ARBA)

- Additional Claim Submissions are possible for:
  - Consecutive periods of ADL loss
  - Additional traumatic event(s)

Recap—Three "Foot Stompers"

- Traumatic injury definition
  - an injury caused by application of external force or violence

- "TNT"—Medical documentation to substantiate Type and Time—is crucial when submitting claims for ADL loss

- Every case is different—you shouldn't compare one case to another
  - Each case stands on its own and is adjudicated independently
  - Circumstances, injury specifics and documentation vary

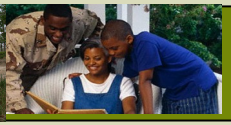
Contact TSGLI

Website: www.tsgli.army.mil

Email: TSGLI@conus.army.mil

Call: 1-800-237-1336
(M-F 0800-1900 hrs EST)

Case Examples



Case Example One

- **Situation:** Soldier encounters an IED in Baghdad and incurs a severe leg injury, as well as other internal injuries; the Soldier is medivaced to Walter Reed, where six weeks late, the leg has to be amputated as a result of the injuries suffered in the traumatic event.

- TSGLI claim submission includes a claim for the amputation of the leg, as well as the loss of 45 days of ADL's

- Part A of the form is completed, and Part B is certified by his attending physician at Walter Reed

- In addition, an OR report and a patient discharge summary were submitted with the claim, which substantiate the amputation, and loss of ADL's

- **End Result:** Soldier received scheduled amount for leg amputation —it is the greater amount of the two (leg amputation and 30 days of ADL's); ADL losses are not additive when combined with another scheduled loss that is a greater amount (e.g., leg amputation)

Case Example Two

- **Situation:** Soldier has an auto accident while driving a car to a reserve drill in North Carolina; the accident results in two badly fractured arms that have to be immobilized for two months

- TSGLI claim submission includes claim for 60 days of ADL impairment due to the broken arms; ADL's lost include dressing, eating and bathing—the Soldier is completely dependent upon another person for the 60 days being claimed

- Part A of the form is completed by the Soldier's caregiver, and Part B is certified by his civilian physician at the local hospital

- In addition, physical and occupational therapist reports were included, which substantiated that the Soldier was completely dependent on someone else to perform ADL's for a 60 day period

- **End Result:** Soldier received scheduled payment amount for 60 days of ADL losses

Case Example Three

- **Situation:** Soldier in Afghanistan sustains a gunshot wound to the head resulting in a Traumatic Brain Injury (TBI) that includes permanent loss of short-term memory; Soldier is medivaced to Walter Reed

- TSGLI claim submission includes claim for 90 days of ADL loss due to the memory loss; Soldier cannot remember to perform ADL's and is completely dependent on another person to remind him

- Part A of the form is completed, and Part B is certified by his attending physician at Walter Reed

- OT and PT reports are submitted but they do not indicate complete dependence—only look at physical ability to perform ADL's

- **End Result:** Claim is denied—reconsideration may result in claim being paid if neurological reports substantiate physical damage to the brain resulting in memory loss that leads to ADL losses